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STIC EIC 2100 Search Request Form

159254

Today's Date: 7/14/05

What date would you like to use to limit the search?

Priority Date: 6/15/00 Other:

Name THOMAS PHAM

AU 2121 Examiner # 79591

Room # 5A28 Phone 2-3689

Serial # 09/764,160

Format for Search Results (Circle One):

(PAPER) DISK EMAIL

Where have you searched so far?

(USP) DWPI EPO JPO ACM IBM TDB

IEEE INSPEC SPI Other _____

Is this a "Fast & Focused" Search Request? (Circle One) (YES) NO

A "Fast & Focused" Search is completed in 2-3 hours (maximum). The search must be on a very specific topic and meet certain criteria. The criteria are posted in EIC2100 and on the EIC2100 NPL Web Page at http://ptoweb/patents/stic/stic-tc2100.htm.

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

- A control apparatus for extracting only permitted personal information of a user using a table based on an insurance request ~~sent~~ sent from the user,

- Display only permitted range of personal information to the insurance agents ~~and~~ not all information are displayed

STIC Searcher Emory Daniels Phone 23520

Date picked up 7/14/05 Date Completed 7/14/05

sira Search and Information Resources Administration

+ COPY

STIC Search Report
EIC 2100

STIC Database Tracking Number: 159254

TO: Thomas Pham **Location: RND 5A28** **Art Unit: 2121** **Thursday, July 14, 2005** **Case Serial Number: 09/764160**	**From: Emory Damron** **Location: EIC 2100** **RND 4B19** **Phone: 571-272-3520** **Emory.Damron@uspto.gov**

Search Notes

Dear Thomas,

Please find below your fast and focused search.
References of potential pertinence have been tagged, but please review all the packets in case you like something I didn't.
Of those references which have been tagged, please note any manual highlighting which I've done within the document.
In addition to searching on Dialog, I also searched EPO/JPO/Derwent and EBSCO.
There may be a few decent references contained herein, but I'll let you determine how useful they may be to you.
Please contact me if I can refocus or expand any aspect of this case, and please take a moment to provide any feedback (on the form provided) so EIC 2100 may better serve your needs. Good Luck!

Sincerely,
Emory Damron
Technical Information Specialist
EIC 2100, US Patent & Trademark Office
Phone: (571) 272-3520
Emory.damron@uspto.gov

```
Set     Items   Description
S1     318393   PERSONAL OR PRIVATE? OR CONFIDENTIAL? OR SECRET? OR CLASSI-
             FIED? OR TOPSECRET? OR (PRIVELAG? OR PRIVELEG? OR "NOT"()PERM-
             IT?)(2N)(INFO OR INFORMATION OR DATA OR FACT? ?)
S2      14175   INSURANCE? OR INDEMNIT? OR INDEMNIF? OR TERM()LIFE OR WHOL-
             E()LIFE? OR INSURE? ? OR INSURING? OR WORK?()COMPENSAT?
S3      15364   (LOSS?? OR DAMAGE?)(3N)PROTECT? OR UNDERWRITER? OR UNDERWR-
             ITING? OR UNDERWRITE?
S4    1098938   AGENT? OR REPRESENTATIVE? OR SERVICE()PROVIDER? OR SURROGA-
             TE? OR POWER(2W)ATTORNEY? OR PROCURAT? OR BROKER? OR UNDERWRI-
             TER?
S5     503492   MIDDLEMAN? OR MIDDLEMEN? OR INTERMEDIAR? OR INTERMEDIAT? OR
              (THIRD OR 3RD)()(PARTY? OR PARTIE?)
S6    4101366   PREVENT? OR FILTER? OR SCREEN? OR RESTRICT? OR INHIBIT? OR
             FORBID? OR PRECLUD?
S7     304378   EXCLUD? OR RESTRAIN? OR OBSTRUCT? OR KEEP?()OUT OR PROHIBI-
             T? OR CONSTRAIN?
S8    2683537   TABLE? OR GROUP? OR CLUSTER? OR ARRAY? OR LIST??? OR CORRE-
             LAT? OR CHARACTERIZ? OR CHARACTERIS?
S9     283516   ORGANIZ? OR ORGANIS? OR MATRIX? OR MATRIC??
S10   2493954   TYPE? OR SORT? ? OR KIND? OR CLASSIF? OR CATEGOR? OR DIVIS-
             ION? ? OR CLASS?? OR VARIET?
S11   1221959   IC=G06F?
S12    905507   MC=T01?
S13       298   S2:S3 AND S1 AND S6:S7
S14        38   S13 AND S6:S7(7N)S1
S15       190   S13 AND S11:S12
S16       298   (S13 OR S15)
S17        13   S16 AND S4:S5(7N)(S1 OR S6:S7)
S18        47   S16 AND S8:S10(7N)S1:S3
S19        31   S16 AND S4:S5
S20        96   S14 OR S17:S19
S21    837130   PR=2001:2005
S22        79   S20 NOT S21
S23        79   IDPAT (sorted in duplicate/non-duplicate order)
? show files
File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)
        (c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200544
        (c) 2005  Thomson Derwent
?
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23/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX

016928557 **Image available**
WPI Acc No: 2005-252867/200526
Related WPI Acc No: 2005-110029
XRPX Acc No: N05-208149

Personal **information selective disbursing method involves assigning different** classification **objects to different information objects included in** personal **information, so as to permit access to specific objects**

Patent Assignee: CHAGANTI D (CHAG-I); CHAGANTI N (CHAG-I); CHAGANTI S R (CHAG-I)
Inventor: CHAGANTI D; CHAGANTI N; CHAGANTI S R
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050065950	A1	20050324	US 2000478796	A	20000107	200526 B
			US 2004987917	A	20041112	

Priority Applications (No Type Date): US 2000478796 A 20000107; US 2004987917 A 20041112
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20050065950	A1		13	G06F-017/00	Div ex application US 2000478796 Div ex patent US 6845448

ALL RELATED DOCUMENTS

Personal **information selective disbursing method involves assigning different** classification **objects to different information objects included in** personal **information, so as to permit access to specific objects**

Abstract (Basic):
... The method involves assigning different classification objects to different information objects included in the **personal** information of one entity, so as to permit access to specific objects by another entity.
... 1) method of permitting selective access to **personal** information; and...

...2) method of notifying changes to **personal** information...

...For selectively disbursing **personal** information such as biometric information including fingerprint, retina, scan, deoxy ribonucleic acid (DNA) sequence information...

...or facsimile number, employment information, property-related information such as bank accounts, stock and securities, **personal** property, health-related information such as medication, undergone surgery, allergic drug, dental record, eye care information, hospitalization record, medical history, **personal** preferences related to movie, travels, books, important dates, magazine subscription, stored in electronic repository, to unauthorized person or business entities such as utility company, credit card verification agency, health **insurance** company, doctor/dentist office, consumer/product surveys, through internet...

... **Prevents** access to information by unauthorized entities, reliably
International Patent Class (Main): **G06F-017/00**
Manual Codes (EPI/S-X): **T01-N01A2F**

US006845448B1

(12) **United States Patent**
Chaganti et al.

(10) **Patent No.: US 6,845,448 B1**
(45) **Date of Patent: Jan. 18, 2005**

(54) **ONLINE REPOSITORY FOR PERSONAL INFORMATION**

(75) Inventors: **Naren Chaganti**, McLean, VA (US); **Sitapathi Rao Chaganti**, McLean, VA (US); **Damayanti Chaganti**, McLean, VA (US)

(73) Assignee: **Pennar Software Corporation**, Alexandria, VA (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **09/478,796**

(22) Filed: **Jan. 7, 2000**

(51) **Int. Cl.**[7] **H04L 9/32**; G06F 15/177

(52) **U.S. Cl.** **713/166**; 713/165; 713/170; 713/201; 707/9; 709/225

(58) **Field of Search** 713/165–167, 713/170, 200–202; 707/6–9, 200; 705/1, 3, 2; 709/223, 225

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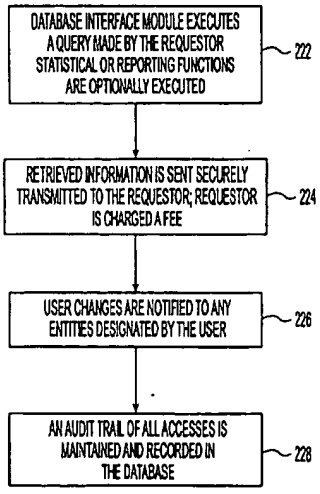
(List continued on next page.)

Primary Examiner—Justin T. Darrow

(57) **ABSTRACT**

Method and system for gathering, storing personal information on a server computer and releasing such information to authorized requesters. Several types of information are stored for release to different entities with appropriate authorization. Any modifications or updates are automatically notified to any authorized requesters. The requester optionally provides information about to whom and where to notify changes or updates. Such change or update notification is made by sending a notification to an electronic mailbox. A frequent unauthorized requester of information is tagged as "junk" requester, to whom no further information will be released.

3 Claims, 4 Drawing Sheets



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(19) United States

(12) Patent Application Publication (10) Pub. No.: US 2005/0065950 A1

Chaganti et al. (43) Pub. Date: Mar. 24, 2005

(54) ONLINE REPOSITORY FOR PERSONAL INFORMATION

(76) Inventors: **Naren Chaganti**, McLean, VA (US); **Sitapathi Rao Chaganti**, McLean, VA (US); **Damayanti Chaganti**, McLean, VA (US)

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(21) Appl. No.: 10/987,917

(22) Filed: Nov. 12, 2004

Related U.S. Application Data

(62) Division of application No. 09/478,796, filed on Jan. 7, 2000, now Pat. No. 6,845,448.

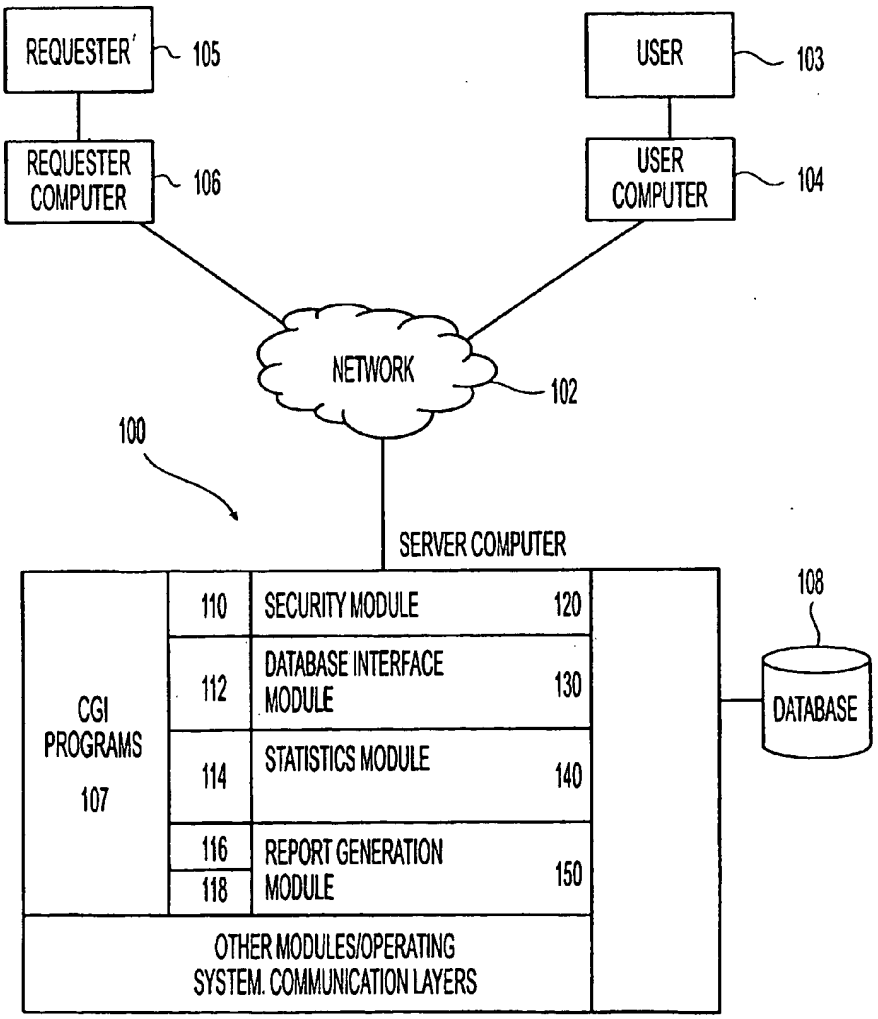
Publication Classification

(51) Int. Cl.[7] G06F 17/00

(52) U.S. Cl. 707/100

(57) ABSTRACT

A method and system for securely storing and disbursing a first party's personal information to authorized requesters is described. Each information object is assigned a security classification level. When a second party requests information, based on the second party's status, an authorized portion of the first party's personal information is released to the second party. Changes to the first party's personal information are transmitted to designated entities. Also described is a method whereby changes are effective at a future date and information as to when the changes would be effective may be transmitted to designated entities.



ONLINE REPOSITORY FOR PERSONAL INFORMATION

FIELD OF THE INVENTION

[0001] This invention is related in general to electronic information repositories, and in particular, to a system and method for gathering, storing and disbursing personal information to authorized entities via a communication network.

BACKGROUND

[0002] Entities that do businesses on the Internet frequently request visitors to their sites to fill out forms with demographic and other information. Web sites such as the New York Times web site (www.nytimes.com) that provide free access to news, sites such as the Adobe Corporation web site (www.adobe.com) that provide free downloadable software, sites that provide free magazine subscriptions, sites that provide free or paid services such as a free e-mail account, free Internet access, and similar others, ask a user to fill out a form that includes a user name, contact information, and the like. In some cases the forms are so lengthy that repeated requests for such information causes an annoyance to a user, who would rather get the information or download the software than take the time to fill out a lengthy form. The providers of these forms, however, would like to have as much information about the user as possible, so that they could obtain a profile of the type of persons that are interested in their products or services. It would be useful to both the user and the provider if the user can store all his information at a single location and authorize the release of such information to any person or entity.

[0003] Some other examples of entities that request such personal information include credit verification agencies acting on behalf of lenders, utility companies, landlords and the like; and information gathering entities such as health insurance companies, doctor's/dentist's offices, consumer or product surveys, and magazine subscriptions.

[0004] With the ubiquity of the public computer networks, commonly known as the Internet or the web, a new way of disseminating personal information has become possible. The meteoric rise of the Internet has enabled it to become a key application development plat form. Notwithstanding the availability of these information networks, there is currently no method whereby a user can enter and store his personal information at a single location and selectively authorize it to be distributed to a number of entities. Therefore, there is a need for such as system and method.

[0005] Additionally, there is no method whereby the user can update or make changes to the personal information stored at the single location—whether it is a single server computer or a collection of server computers comprising a distributed system—and cause the changes to be distributed to all persons or entities that need to be notified. Accordingly, there is a need for such a system and method.

[0006] Further, there is a need for a system which allows a classification of information according to a security or other hierarchical class structure, and provide the classified information to only those entities that have a need to know or are authorized by a person who owns the information. Moreover, there is a need for blocking unauthorized access to such personal information, while allowing access by authorized persons with ease.

[0007] Old methods of collecting and disbursing personal credit information required credit reporting agencies to gather and disburse information about individuals and companies, and to disburse this information to entities that request such information. In general, such disbursement is performed after an individual authorizes the release of such information. While these companies gather credit information from several sources, they often provide incomplete or inaccurate information that is not verified by the user until a later date. Additionally, routine form-filling, designating personal preferences such as the user's likes and dislikes, providing finger-print, retina scan, DNA sequences and other biometric information for later use, or responding to a survey or a health questionnaire is not performed by these credit reporting agencies. These problems with the existing methods can be alleviated by the presented invention as described in the following.

SUMMARY

[0008] The present invention is directed toward a method and system for gathering, storing personal information on a server computer and releasing such information to authorized requesters. Several types of information are stored for release to different entities with appropriate authorization.

[0009] In one aspect, the present invention is directed toward a method of for automatically disbursing personal information belonging to a user to a requester that is authorized by the user by transmitting said personal information from a server computer operated by a service provider, said server computer coupled to a database, the method comprising the steps of establishing an account for the user with the server computer; assigning an identifier to the user: entering personal information belonging to the user, said personal information comprising at least one of a plurality of information objects; assigning at least one of a plurality of security levels to each information object; storing in the database the user identifier, the information object and the security level assigned to the information object; receiving a request message from the requester, said request message comprising at least the user identifier; retrieving from the database the information object pertaining to the user identifier; securely transmitting the information object to the requester. In a further aspect, the invention comprises the steps of presenting an authorization by the requester; and verifying the requester's authorization.

[0010] Further, any modifications, updates, or changes are automatically notified to any authorized requesters. The requester optionally provides information about to whom and where to notify changes, such as address changes. Such change notification can be made by sending a notification to an electronic mail box. In a preferred embodiment, a frequent unauthorized requester of information can be tagged as "junk" requester, to whom no further information will be released.

BRIEF DESCRIPTION OF THE DRAWINGS

[0011] These and other objects, features and advantages of the present invention will be more readily understood in the following detailed description of the preferred embodiments and the appended claims with a reference to the drawings, where like numbers indicate like parts in the several views shown, and in which:

100 and in part on the user computer **104**, in part as a servlet, as a downloaded JavaScript™ program, as a plug-in program, as an applet, or any combinations thereof. In alternative embodiments, the server computer **100** is located behind a fire-wall, and may store a cookie, download a Dynamic HTML script, a JavaScript program or a plug-in program to the user computer **104** to achieve a portion of the functionality described herein. In one embodiment, no software is deposited on the user computer **104** other than the HTML page displayed on a browser. The word "network" comprises any heterogenous or homogenous collection of computer networks, public or private or a combination of both, which network includes intelligent or "passive" elements; either wholly or partly, and further includes routers, bridges and other transport mechanisms; executing a single protocol or a combination of a plurality of data communication protocols; effecting communication (transmission and/or reception) of information, which information comprises voice, video, data, and/or text or any combinations thereof; using either in-band or out-of-band methods. The word "database" is assumed to comprise a flat file, an area in memory, an index file, a relational database, a sequential or a random access data storage and retrieval method operating in conjunction with any type of device, a distributed database or a single database, and could further comprise a relational database, hierarchical, sequential, random access or any other type of database, with or without a transaction manager, concurrency controller, memory manager, or a query optimizer. Further, the steps described herein are illustrative and not limiting, and the order of the steps described could be altered. Moreover, some of the steps could be collapsed into a single step, while some other steps are superfluous or optional and are described only to elaborate the principles of the invention. Persons skilled in the art may make modifications, rearrangements and adjustments to the disclosed preferred embodiments without undue experimentation or without significantly departing from the spirit and scope of the appended claims, which claims should be construed to include all these modifications, rearrangements, adjustments, and departures.

What is claimed is:

1. A method of selectively disbursing a first party's personal information, the method comprising the steps of:

storing the first party's information on a server computer, the first party's personal information comprising a plurality of information objects;

assigning a first classification to a first information object;

assigning a second classification to a second information object; and

assigning a third classification to a third information object.

2. The method of claim 1 further comprising the step of:

permitting a second party to access the second information object but not the first information object.

3. The method of claim 1 further comprising the step of:

designating a first list of persons or entities permitted to access the second information object but not the first information object.

4. The method of claim 1 further comprising the step of:

responsive to a request from a browser program running on a client computer, permitting selective access to the first party's personal information.

5. The method of claim 1 further comprising the step of:

receiving a request via a packet switched network; and

permitting selective access to the first party's information.

6. The method of claim 1 further comprising the step of:

recording every access of the first party's information to form an audit trait.

7. A method of permitting selective access to a first party's personal information, the method comprising the steps of:

storing the first party's personal information, the first party's personal information comprising a plurality of information objects;

assigning at least one of a plurality of security levels to each information object; and

transmitting a selected portion of the first party's personal information to a second party.

8. The method of claim 7, further comprising the step of:

receiving a request from a second party, said request from the second party identifying the first party.

9. The method of claim 7, further comprising the step of:

presenting an authorization to access a portion of the first party's personal information.

10. A method of notifying changes to a first party's personal information comprising the steps of:

changing the first party's information;

designating an entity to receive changed first party's information; and

notifying the designated entity of the changed first party's information.

11. The method of claim 10, wherein notifying step includes the step of:

transmitting to the designated entity changes to the first party's information.

12. The method of claim 10, wherein the notifying step includes the step of:

transmitting to the designated entity an indication of a change to the first party's information.

13. The method of claim 10, further comprising the step of:

recording an effective date for a change to the first party's personal information.

* * * * *

23/3,K/42 (Item 42 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013718270 **Image available**
WPI Acc No: 2001-202500/200120
XRPX Acc No: N01-144502
Health care information system comprises member profile generated form member health information, authorized by member to be provided to system
Patent Assignee: HEALTHGRAM INC (HEAL-N)
Inventor: TATE D R
Number of Countries: 092 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200067185	A1	20001109	WO 2000US12504	A	20000505	200120	B
AU 200048277	A	20001117	AU 200048277	A	20000505	200120	

Priority Applications (No Type Date): US 99132535 P 19990505
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200067185	A1	E	40	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200048277	A		G06F-017/60	Based on patent WO 200067185	

Abstract (Basic):
... to convey understandable information and for selective retrieval. The individuals are provided with secure and **private** access to member profile with graduated levels of membership having variable date sets.
... For providing health care information to individuals or member in corporations, union, government, clubs, research **group** , scientific studies, associations, licensed medical practice, hospitals, **insurance** companies, managed health care **organization** and special information groups in the areas of genomics, disease management, life style management and disease **prevention** .
...

...more informal decision about the areas of genomics, disease management, life style management and disease **prevention** . Because of design simplicity and use of universally recognizable symbols to communicate, the system effectively...
...needs of health awareness of people globally. The system educates individual on patient health care **insure** and motivates from them through heightened awareness to be proactive in sustaining their health. Geographical...

...of spanning all cultures, education levels and socioeco- nomic diversities. An individual is provided with **private** and secured access to their health related information on the **confidential** basis. Standardizes information from work site testing and population testing
International Patent Class (Main): **G06F-017/60**
...Manual Codes (EPI/S-X): **T01-H01C2** ...

... **T01-H07C3D** ...

... T01-H07C5E ...

... T01-J06A1 ...

... T01-J11C1 ...

... T01-J12C

PCT WORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau

INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 7 : G06F 17/60 — A1

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(43) International Publication Date: 9 November 2000 (09.11.00)

(21) International Application Number: PCT/US00/12504

(22) International Filing Date: 5 May 2000 (05.05.00)

(30) Priority Data:
60/132,535 5 May 1999 (05.05.99) US

(71) Applicant *(for all designated States except US)*: HEALTHGRAM, INC. [US/US]; P.O. Box 11088, Charlotte, NC 28220–1088 (US).

(72) Inventor; and

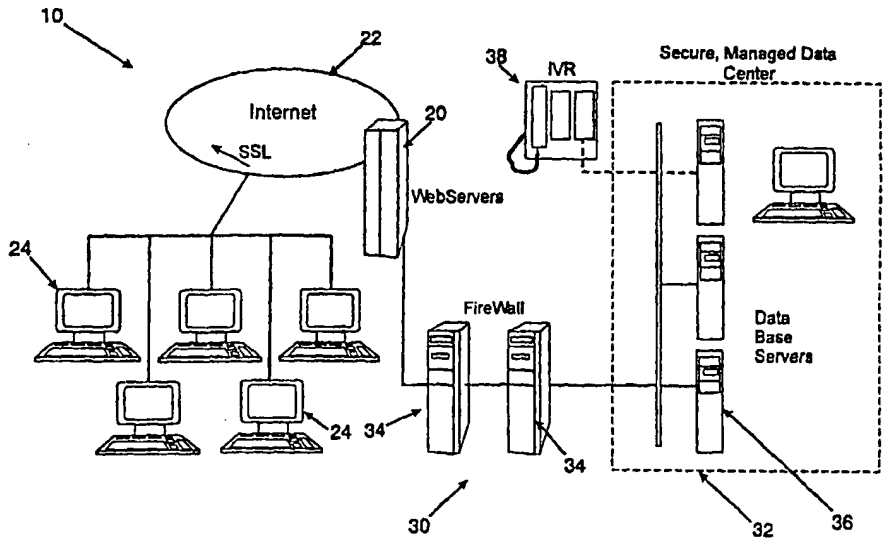
(75) Inventor/Applicant *(for US only)*: TATE, David, R. [US/US]; 2222 Delpond Lane, Charlotte, NC 28226 (US).

(74) Agent: PANG, Andrew, Y.; Dougherty & Associates, Suite 400, 6230 Fairview Road, Charlotte, NC 28210 (US).

(81) Designated States: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published
With international search report.

(54) Title: PORTABLE HEALTH RECORD



(57) Abstract

A portable health record system (10) and healthcare delivery method designed to provide access (24) to relevant health information enabling people to make more informed decisions about the areas of genomics, disease management, lifestyle management. In particular, the invented system and method is capable of interacting (20, 32) with many types of populations and any form of healthcare delivery, such as conventional healthcare providers on a global basis (22). The invented system and method educates members on pertinent healthcare issues and motivates members through heightened awareness to be proactive in maintaining and sustaining improved health. A universally recognizable, graphically based language is used that is capable of spanning all cultures, educational levels, and socioeconomic diversities. Additionally, the present invention provides a person with secure access to their health information (36, 38).

WHAT IS CLAIMED IS:

1. A healthcare information system accessible by a member via a global information network, said system comprising:

a member profile generated from member health information authorized by a member to be provided to said system, said member profile comprising:

at least one universal representation based on health information for conveying understandable information to the member; and

at least one health information resource based on the member health information, said at least one health information resource presented to the member for selectable retrieval;

means for providing the member secure and private access to said member profile; and

graduated levels of membership, each of said levels having variable data sets.

2. A healthcare information system in accordance with claim 1, wherein said member profile further comprises a list of member selectable health information resources corresponding to the member health information, each of said member selectable health information resources having a link to a corresponding electronic data file.

3. A healthcare information system in accordance with claim 1, wherein said member profile further comprises a consolidated health record based on the member health information.

4. A healthcare information system in accordance with claim 1, wherein said member profile further comprises means for adding a new health record.

5. A healthcare information system in accordance with claim 1, wherein said member

profile further comprises means for acquiring basic health information from the member.

6. A healthcare information system in accordance with claim 1 further comprising a file attachment tool for linking electronic files to said member profile.

7. A healthcare information system in accordance with claim 6, wherein said electronic files are selected from the group consisting of text, graphics, audio, still pictorial data, and motion pictorial data.

8. A healthcare information system in accordance with claim 2, wherein said electronic files are selected from the group consisting of gif, jpg, pcx, png, tif, tga, bmp, htm, html, art, au, aiff, xbm, wmv, wmg, asf, avi, mov, wav, snd, wma, mid, mpeg, mpg, m1v, mp2, doc, xls, rtf, txt, wri, mcw, and wps.

9. A healthcare information system in accordance with claim 1 further comprising:

at least one web server having access to a global information network for providing a system web site;

at least one data base server electronically communicating with said at least one web server;

at least one firewall interconnecting said at least web server and said at least one data base server; and

means for managing the data stored on said at least one data base server.

10. A healthcare information system in accordance with claim 9 wherein said web server operates a member graphical user interface accessible at said system web site.

11. A healthcare information system in accordance with claim 9 wherein said managing means is a support system receiving member authorized information, developing said

member profile based on said at least one universal representation for the member, and displaying said member profile to the member upon appropriate access.

23/3,K/54 (Item 54 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012408280 **Image available**
WPI Acc No: 1999-214388/199918
Related WPI Acc No: 1996-058548
XRPX Acc No: N99-157791

Universal electronic transaction card for use in health care management system

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Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5884271	A	19990316	US 94262307	A	19940620	199918	B
			US 96708555	A	19960906		

Priority Applications (No Type Date): US 96708555 A 19960906; US 94262307 A 19940620
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5884271	A		31	G06F-017/60	CIP of application US 94262307

Abstract (Basic):
... The input unit inputs **personal** information of user, medical information, account information for service institutions in which user has account...
... dimensioned such that it is accommodated in pocket or purse. The communication unit electronically communicates **personal** , account and transactional information with service institutions. The liquid crystal display unit (10) displays information...

...and computer track ball pointing device, is used for input of information. The processor processes **personal** account and transactional information. A security unit **prevents** unauthorized use of universal electronic transaction card and **prevents** unauthorized access to information stored in memory of universal electronic transaction card. An INDEPENDENT CLAIM...

...management system. Also for credit card transactions, licensing bank transactions, retail credit transactions, medical or **insurance** transactions; **personal** identification, travel or telephone or other miscellaneous transactions...

...Substantial amount of paper work is eliminated and transactions with doctors, hospitals and **insurance** companies are conducted simultaneously in real time to resolve disputes and transaction information are recorded...
...to replace battery during normal use. CIU which is a passive interface between card and **personal** computer, does not include any processing capability, memory and software to avoid duplication and hence...

...treatment which is not tolerated by patient due to allergic reactions or other contraindications is **prevented** thereby saves patient's life. Facilitates user to select any type of transactions such as credits, banks, shops, medical **insurance** , **personal** identification traveling or telephone...

US005884271A

United States Patent [19]

Pitroda

[11] Patent Number: 5,884,271

[45] Date of Patent: *Mar. 16, 1999

[54] **DEVICE, SYSTEM AND METHODS OF CONDUCTING PAPERLESS TRANSACTIONS**

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[*] Notice: The term of this patent shall not extend beyond the expiration date of Pat. No. 5,590,038.

[21] Appl. No.: **708,555**

[22] Filed: **Sep. 6, 1996**

Related U.S. Application Data

[63] Continuation-in-part of Ser. No. 262,307, Jun. 20, 1994.

[51] **Int. Cl.**[6] **G06F 17/60**

[52] **U.S. Cl.** **705/1**; 395/24

[58] **Field of Search** 395/241; 705/1

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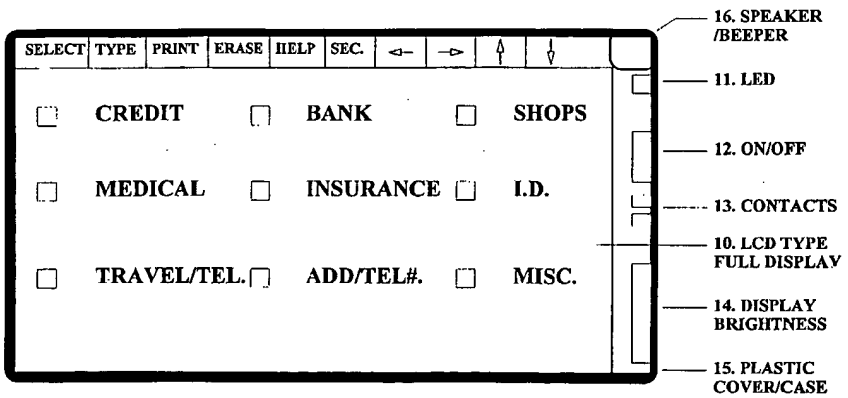
Primary Examiner—Allen R. MacDonald
Assistant Examiner—M. Irshadullah

[57] **ABSTRACT**

A universal electronic transaction card ("UET card") is capable of serving as a number of different credit cards, bank cards, identification cards, employee cards, medical and health care management cards and the like. The UET card includes storage elements, an input interface, a processor, a display, and a communications interface. In a preferred embodiment, the UET card stores transactional information to eliminate paper receipts and includes security features to prevent unauthorized use. The UET card may also be used to replace conventional currency and traveler's checks, and may be configured to store and display promotional information, such as advertising and incentives.

The invention also includes systems for using UET cards, for example, health care management systems, communication interface units, and methods for using the same, including methods of issuing an account authorization to a UET card, a method of transferring transactional and account information between a UET card and a personal computer or a mainframe computer, a method of using the UET card as a remote terminal for a mainframe computer, and a method of conducting an electronic transaction.

32 Claims, 18 Drawing Sheets



means for storing stored cash value information, the communication means includes means for electronically communicating stored cash value information, the display means includes means for displaying stored cash value information, and the processing means includes means for processing stored cash value information.

5. The universal electronic transaction card of claim 1 in which the inputting means includes means for storing promotional information, the communications means includes means for electronically communicating promotional information, the display means includes means for displaying promotional information, and the processing means includes means for processing promotional information.

6. The universal electronic transaction card of claim 1 in which the security means includes means for displaying a photograph of the user.

7. The universal electronic transaction card of claim 1 in which the security means includes means for deactivating the universal electronic transaction card after an incorrect security code has been entered.

8. The universal electronic transaction card of claim 7 in which the means for deactivating the universal electronic transaction card is invoked after a predetermined number of unsuccessful attempts to enter a security code.

9. The universal electronic transaction card of claim 1 in which the security means includes means for identifying a user by finger print.

10. The universal electronic transaction card of claim 1 in which the security means includes means for identifying a user by voice print.

11. The universal electronic transaction card of claim 1 in which the security means includes means for deleting account information.

12. The universal electronic transaction card of claim 1 in which the security means includes means for deleting personal information.

13. The universal electronic transaction card of claim 1 further including a unique universal electronic transaction card identification number.

14. The universal electronic transaction card of claim 1 in which the display means concurrently displays a plurality of categories of information.

15. The UET card of claim 1 in which caller identification data is stored in the UET card along with each transaction.

16. A universal electronic transactions card and communications system for storing, transmitting, and receiving information, including personal information for a user of the universal electronic transaction card, account information for accounts with service institutions in which the user has an account, and transactional information for accounts with service institutions in which the user has an account, for a plurality of service institutions, including at least one universal electronic transactions card adapted to fit in a pocket or a purse and at least one communications interface unit, comprising:

a. inputting means for inputting information, including personal information for the user, account information for a plurality of service institutions in which the user has an account, and transactional information for each service institution for which account information exists, into memory means in the universal electronic transactions card;

b. memory means in the universal transactions card for storing information, including personal information for the user, account information for a plurality of service institutions in which the user has an account, and transactional information for each service institution for which account information exists;

c. communications means for electronically communicating information to and from the memory means, including personal information, account information, and transactional information, with service institutions;

d. display means for displaying information for a plurality of service institution accounts, including personal information, account information, and transactional information; and

e. processing means for processing information, including personal information, account information, and transactional information;

f. means for providing and storing electric power; and,

g. security means for preventing unauthorized use of the universal electronic transaction card and for preventing unauthorized access to the information stored in the memory means of the universal electronic transaction card.

17. The universal electronic transaction card and communications system of claim 16 in which the means for providing and storing electric power includes a rechargeable battery.

18. The universal electronic transactions card and communications system of claim 16 in which the means for providing and storing electric power includes a conductive path which is established where the universal electronic transaction card is connected to a communications interface unit.

19. The universal electronic transactions card and communications system of claim 16 in which the inputting means comprises an interface for receiving electronic information comprising at least one electrically conductive connector for directly electrically connecting to a transactional communications system to electronically receive transactional information therefrom.

20. The universal electronic transaction card and communications system of claim 16 in which the communications interface unit comprises a passive interface between the universal electronics transaction card and a personal computer.

21. The universal transaction card and communications system of claim 20 in which the communications interface unit further comprises means for recharging the means for providing and storing electric power in the universal electronic transactions card.

22. The universal electronic transaction card and communications system of claim 16 in which the communications interface unit comprises a passive interface with the universal electronics transactions card and a modem.

23. The universal transaction card and communications system of claim 22 in which the communications interface unit further comprises means for recharging the means for providing and storing electric power in the universal electronic transactions card.

24. The universal electronic transaction card and communications system of claim 16 in which the communications interface unit comprises a passive interface with the universal electronics transactions card, a modem, means for processing information, means for storing information, input means for entering information, and display means for displaying information.

25. The universal transaction card and communications system of claim 24 in which the communications interface unit further comprises means for recharging the means for providing and storing electric power in the universal electronic transactions card.

26. A health care management system comprising

a. at least one universal electronic transaction card for inputting, storing, processing, and transmitting per-

sonal information, including personal medical history, account information, and transactional information, including substantially all information normally recorded on a paper receipt;

b. at least one central health care information processing system, including means for creating, assigning and storing patient and health care provider accounts; means for electronically communicating account information to a universal electronic transaction card; means for receiving and storing personal information for each authorized account number; means for communicating with a universal electronic transaction card to authorize account transactions, means for receiving and storing information relating to account transactions; and means for storing and communicating medical histories;

c. at least one health care provider processing system, including means for electronically communicating with the central health care information processing system; means for electronically communicating with the universal electronic transaction card; and memory means for storing patient information; and,

d. at least one communications system for providing communications between the universal electronic transaction card, the central health care information processing system, and the health care provider processing system.

27. The health care management system of claim **26**, further including card interfacing means for interfacing between the health care provider processing system and the central health care information processing system.

28. A method of issuing an account by a service institution to a user of a universal electronic transaction card to authorize the user to use the universal electronic transaction card for the account comprising:

a. obtaining predetermined information from the user as required by the service institution;

b. issuing account information for the user, including an account number;

c. establishing an electronic communication between the user's universal electronic transaction card and the service institution;

d. monitoring security information to identify the universal electronic transaction card and the user of the universal electronic transaction card; and

e. electronically transmitting to the user's universal electronic transaction card predetermined account information for the service institution account and predetermined information about the service institution and the account to be displayed by the universal electronic transaction card when the universal electronic transaction card is used to conduct a credit transaction for such account.

29. The method of claim **28** in which predetermined information includes the name of the service institution account service and a graphic image of the service institution's account service logo.

30. The method of claim **28** in which the security information includes a universal electronic transactions card identification number.

31. The method of claim **28** in which the security information includes caller identification data.

32. The method of claim **28** in which the security information includes a personal identification number entered by the user.

* * * * *

23/3,K/63 (Item 63 from file: 350)
DIALOG(R)File 350:Derwent WPIX

008946120 **Image available**
WPI Acc No: 1992-073389/199210
XRPX Acc No: N92-055189
Damage loss claim processing appts. with activity logging - creates file for each case from initial transaction record consisting of keyboard-accessed preformated screens **displayed locally**
Patent Assignee: ITT CORP (INTT); HARTFORD FIRE INSURANCE CO (HART-N); INT TELEPHONE & TELEGRAPH CORP (INTT)
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Number of Countries: 015 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 472786	A	19920304	EP 90309383	A	19900828	199210	B
CA 2024320	A	19920301				199224	N
EP 472786	B1	19960313	EP 90309383	A	19900828	199615	
DE 69025935	E	19960418	DE 625935	A	19900828	199621	
			EP 90309383	A	19900828		

Priority Applications (No Type Date): EP 90309383 A 19900828
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 472786	A				
	Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE				
EP 472786	B1	E	80	G06F-017/60	
	Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE				
DE 69025935	E			G06F-017/60	Based on patent EP 472786
CA 2024320	A			G06F-015/403	

... **creates file for each case from initial transaction record consisting of keyboard-accessed preformated** screens **displayed locally**

...Abstract (Basic): in a disc (42). A claims file is created for review on the supervisor's **screen** (70). The claim handler accesses various functions (diary, activity log, payment transaction etc.) through the ...

...Abstract (Equivalent): An automated work management system for an **insurance** company, comprising processing means (38, 62) for processing data related to an **insurance** claim, a storage means (42, 46) interconnected with said processing means, and including a data...

...related to a submitted claim into said system and including means for accessing and retrieving **insurance** coverage data from said storage means for an **insurance** policy related to said submitted claim and arranged to link said coverage data with said submitted claim data, means for establishing a plurality of **categories** into which said submitted claim may be **classified** and arranged to present an operator at one of said terminals with a unique data...

...undertaken with respect to said submitted claim during the processing of said claim by said **insurance** company is entered, along with a data at which said activity occurred, into said activity...

...data, including address and telephone number, for a plurality of entities of interest to said **insurer** ;

...

...of its components an electronic database of data for each staff person employed by said **insurer** ; and
...Title Terms: **SCREEN** ;
International Patent Class (Main): **G06F-015/403** ...

... **G06F-017/60**
International Patent Class (Additional): **G06F-015/21** ...

... **G06F-015/40**
Manual Codes (EPI/S-X): **T01-J05A2**

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European Patent Office
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04.03.92 Bulletin 92/10

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(54) Computer system and method for work management.

(57) A computerized system and method for managing work in process is provided. An initial transaction records case specific information. The case specific information is automatically linked with a work source index which

EP 0 472 786 A1

includes basic client information. An electronic file is created for each case arising out of the initial transaction record. As work is performed on the case, the system tracks its progress and provides a variety of support functions. An electronic activity log function maintains a record of key activities involved in the processing of work items. An electronic diary function provides a means for prioritizing work and for scheduling various tasks. A staff table function provides a facility for storing information relevant to office personnel. Most of the system functions are integrated with the staff table function which provides a number of security and function parameters. A text processing function is provided which integrates stored database information into preformatted and customized documents. A "local data" function provides a facility for customization of data recordation and output at the local level. Various other system functions provide the ability to modify, update, search and record additional case information.

1. A method of processing damage loss claims, said method comprising the steps of: providing a computer with data storage and retrieval equipment; providing a plurality of input/output ("I/O") devices having display screens wherein said I/O devices communicate with said computer; displaying on said display screen of at least one of said I/O devices a plurality of preformatted screens identifying information to be input to a first database maintained on said computer's data storage equipment; inputting information to said first database, through at least one of said I/O devices, regarding a notice of a loss, wherein said information is input in response to prompts displayed in said reformatted screens which identify said information to be input; automatically numbering each claim arising out of said information input regarding a notice of loss; and retrieving from said first database and displaying on at least one of said I/O devices at least some of said notice of loss information on said display screen in response to a request for the same.

2. A method according to claim 1, comprising the additional steps of: creating at least one electronic record in said first database for each notice of loss for which information is input; automatically compiling a summary of said notice of loss information; and routing said summary of said notice of loss information to a selected electronic mailbox queue.

3. A method according to claim 1, comprising the additional steps of: storing insurance policy information in a second database; automatically selecting and retrieving from said second database certain policy information in response to a request for the same; and storing said certain policy information in said first database.

4. A method according to claim 1, comprising the additional steps of: providing an online electronic diary for storage and display of information associated with at least one date; and accessing and displaying said online electronic diary to view information associated with at least one date.

5. A method according to claim 1, comprising the additional steps of: displaying on said display screen of at least one of said I/O devices a set of said reformatted screens designed for input of data necessary to pay a claim; automatically selecting and retrieving from said first database certain information; inputting claim payment information in response to prompts displayed on said set of reformatted screens; automatically generating a check number for a check to be issued to pay a claim; and automatically printing a check after said claim payment information has been input and said check number has been generated.

6. A method according to claim 1, comprising the additional steps of: providing a plurality of reformatted electronic documents, wherein each of said electronic documents contains at least one coded blank input field; selecting, through at least one of said I/O devices, at least one of said plurality of electronic documents to be printed; automatically selecting and retrieving certain information from said first database for automatic insertion into at least some of said blank fields in said selected document, wherein said selected information corresponds to said coding of said blank fields; inputting, through said I/O device, any necessary additional information for insertion into any blank fields remaining in said selected electronic documents; automatically routing said selected document to a print queue; and printing said selected document.

7. A method according to claim 1, comprising the additional steps of: providing an online electronic activity log for maintaining information about activities associated with the processing of a claim; automatically writing to said activity log information representing a summary of transactions undertaken through said computer in the processing of a claim; and manually inputting through at least one of said I/O devices a summary of various activities associated with the processing of a claim which are not undertaken through said computer.

8. A method according to claim 1, comprising the additional steps of: electronically assigning a first staff member to process at least one of said claims arising out of said information input regarding a notice of loss; automatically compiling a summary of said assigned claim; and routing said summary of said assigned claim to an electronic mailbox queue of said first staff member.

9. A method according to claim 8, comprising the additional steps of: electronically reassigning at least one of said claims assigned to said first staff member to a second staff member; automatically

compiling a summary of said assigned claim; and routing said summary of said assigned claim to an electronic mailbox queue of said second staff member.

10. A method according to claim 1, comprising the additional steps of: determining the status of a claim by inputting, at least one of said I/O device, at least one of the following:

a) a policy number;
b) a claim number;
c) an insured's complete last name;
d) a claimant's complete last name;
e) part of an insured's last name;
f) part of a claimant's last name;
g) the phonetic equivalent of an insured's last name;
h) the phonetic equivalent of a claimant's last name; and
i) date of loss;

electronically searching said first database for information corresponding to said input information; selectively displaying, at said I/O device, all claim information matching said input information located by said electronic search; and reviewing said displayed claim information.

11. A method according to claim 1, comprising the additional steps of: providing a plurality of generic fields of predetermined length for receiving alphanumeric, numeric and date input; labelling at least one of said generic fields with a text label; selecting and formatting at least some of said generic fields into at least one specialized input screen, wherein said generic fields are displayed with said text labels; inputting information, through at least one of said I/O devices having said specialized input screen displayed thereon, in response to said displayed text labels; and storing said input information locally in said first database.

12. A system for processing insurance claims comprising: first processing means, including a data bank into which data is written and from which data is read, said data bank storing information regarding a notice of loss, insured information, claimant information, staff case load information, policy information, predetermined text data for preparing documents, claim payment information and predetermined check data for preparing checks; at least one terminal means for communicating with said first processing means and operable by at least one operator to produce requests and to enter information and/or retrieve information for writing into and/or reading from said data bank; display means for displaying information that is entered and retrieved; merging means included in said first processing means for reading out from said data bank selected information and predetermined text data and merging said read out information and said read out text data to compile final forms and letters tailored to a claim of loss; and print means coupled to said first processing means for printing said documents and checks.

13. A system according to claim 12, further comprising second merging means included in said first processing means for reading out from said data bank claim payment information, selected additional information and predetermined check number data and merging said read out claim payment information, said read out additional information and said read out check data to compile final checks tailored to each claim of loss, wherein said second merging means communicates with said print means for printing said checks.

14. A system according to claim 12, further comprising: claim summary means for automatically summarizing said notice of loss information; routing means for routing said notice of loss summary to a staff member; and staff member electronic mailbox means for receiving said notice of loss summary and other electronic messages.

15. A system according to claim 14, wherein said routing means further comprises assignment means for assigning a claim to a particular staff member for processing.

16. A system according to claim 15, wherein said routing means further comprises reassignment means for reassigning at least one claim from a particular staff member to another staff member for processing.

17. A system according to claim 16, further comprising mailbox view means for displaying electronic messages on said display means.

18. A system according to claim 14, further comprising alert means for generating and routing an alert message to a first staff member's electronic mailbox means when the requested amount of a check exceeds a predetermined authorization level of the staff member who requested said check.

19. A system according to claim 12, further comprising diary means for automatically and manually setting, storing and displaying dates for various activities associated with the processing of a claim.

20. A system according to claim 19, wherein said diary means further comprises means for overriding automatically set diary dates.

21. A system according to claim 12, further comprising activity log means for automatically recording information about transactions undertaken through the system in the processing of a claim and for manually recording information and comments about other activities in the processing of a claim.

22. A system according to claim 21, wherein said activity log means further comprises means for selectively displaying said recorded information and comments on said display means.

23. A system according to claim 12, further comprising electronic mail means for creating and sending messages from one staff member to another.

24. A system according to claim 12, further comprising directory means for selectively storing, retrieving and displaying name, address and telephone number and tax code data of individuals to be contacted during the processing of claims.

25. A system according to claim 24, wherein information stored by said directory means is automatically selected by category and displayed if said first merge means is unable to compile a final document because of a missing, name, address, tax code or telephone number.

26. A system according to claim 12, further comprising inquiry means for selectively retrieving and displaying notice of loss information in response to input of at least one claim number.

27. A system according to claim 12, further comprising search means for locating a claim file which resulted from the input of said notice of loss information, wherein said search means requires input of at least one of the following:
    a) a policy number;
    b) a claim number;
    c) an insured's complete last name;
    d) a claimant's complete last name;
    e) part of an insured's last name;
    f) part of a claimant's last name;
    g) the phonetic equivalent of an insured's last name;
    h) the phonetic equivalent of a claimant's last name; and
    i) date of loss.

28. A system according to claim 12, further comprising interactive, online help means for providing assistance in using the claim processing system.

29. A system according to claim 12, further comprising status change means for electronically reopening, partially reopening or closing the processing of a claim.

30. A system according to claim 12, further comprising automatic numbering means to automatically assign a number to each new claim for which processing is undertaken.

31. A system according to claim 12, further comprising security means for limiting access to the system to only those individuals with preselected authorization codes.

32. A system according to claim 31, wherein said security means comprises a plurality of security levels which limit access to certain predetermined functions of the claim processing system.

33. A system according to claim 12, further comprising windowing means for accessing and processing a plurality of different claims simultaneously at one terminal means.

34. A system according to claim 12, further comprising print queue management means for controlling the printing priority of documents and checks.

35. A system according to claim 12, further comprising second processing means, including a second data bank into which data is written and from which data is read, said second data bank storing information regarding insurance policies, wherein said second processing means is capable of communicating with said terminal means and said first processing means.

36. A system according to claim 35, further comprising third merging means included in said first processing means for reading out from the first data bank notice of loss information and reading out from the second data bank insurance policy information and merging said read out notice of loss information and said read out insurance policy information to compile an individualized loss processing record for each claim to be processed.

37. A system according to claim 12, further comprising modification means for altering said information regarding a notice of loss after said information has been stored in said data bank.

38. A system according to claim 12, wherein said information regarding a notice of loss is electronically transmitted to said first processing means from a remote location and stored in said data bank.

39. A system according to claim 12, further comprising system controller means for controlling an operator's movements within the system, wherein said system controller means verifies the availability of each requested function during a system session.

40. A system according to claim 39, wherein said system controller verifies said operator's authority to access a system function prior to permitting such access.

41. A system according to claim 40, further comprising staff table means for storing, retrieving, displaying and modifying
information about staff members who access the system, wherein said stored information may include: name, user ID, job title, supervisor, payment authority, reserve authority, diary rollover limit, scheduled vacation and staff table authority.

42. A system according to claim 12, further comprising text processing means for creating, displaying, modifying and storing customized documents having at least one blank input field, wherein said blank input fields are coded for use by said first merging means to merge said read out information and customized document data in accordance with said blank input field codes to compile final documents.

43. A system according to claim 42, wherein said compiled final documents are transmitted to print queue means to permit review of said compiled documents and their characteristics prior to printing.

44. A system according to claim 12, further comprising report means for generating and formatting reports based on information stored on said data bank, wherein said reports may comprise sums, summaries and lists of any of said information stored on said data bank and may be formatted in any preferred manner.

45. A system according to claim 12, further comprising: a plurality of generic field generators for receiving alphanumeric, numeric and date input information produced at a terminal means and storing said input information for said generic fields locally in said data bank; label creation means for creating and assigning text labels to said generic fields; and programming means for arranging at least some of said generic fields into at least one specialized input screen for display at said terminal means.

46. A method for storing, retrieving and manipulating data comprising the steps of: providing a computerized database storage and retrieval system having a plurality of preformatted input display screens; providing a plurality of generic fields of predetermined length for receiving alphanumeric, numeric and

date input; labelling at least one of said generic fields with a text label; selecting and formatting at least some of said generic fields into at least one specialized input screen, wherein said generic fields are displayed with said text labels; inputting information in response to said displayed text labels; and storing said input information.

47. A computerized database storage and retrieval system comprising: processing means, including a data bank into which data is written and from which data is read; at least one terminal means for communicating with said processing means and operable by at least one operator to produce requests and to enter information and/or retrieve information for writing into and/or reading from said data bank; display means for displaying information that is entered and retrieved; a plurality of generic field generators for receiving alphanumeric, numeric and date input information produced at a terminal means and storing said input information for said generic fields locally in said data bank; label creation means for creating and assigning text labels to said generic fields; and programming means for arranging at least some of said generic fields into at least one specialized input screen for display at said terminal means.

48. A work management system comprising: processing means, including a data bank into which data is written and from which data is read, said data bank storing information regarding an initial transaction, work source information, office staff information, information regarding dates of importance, information regarding work processing activities, staff case load information, and predetermined text data for preparing documents; at least one terminal means for communicating with said processing means and operable by at least one operator to produce requests and to enter information and/or retrieve information for writing and/or reading from said data bank; display means for displaying information that is entered and retrieved; first merging means included in said processing means for reading out from said data bank selected information regarding work processing activities and selected office staff information and merging said read out work processing activities information and said read out office staff information to compile an activity log listing key work activities and a staff member associated with those activities.

49. A system according to claim 48, further comprising second merging means included in said processing means for reading out from said data bank selected information and predetermined text data and merging said read out information and said read out text data to compile final documents tailored to a case; and print means coupled to said processing means for printing said documents.

50. A system according to claim 48, further comprising: case summary means for automatically summarizing said initial transaction information; routing means for routing said initial transaction information to a staff member; and staff member electronic mailbox means for receiving said initial transaction summary and other electronic messages.

51. A system according to claim 50, wherein said routing means further comprises assignment means for assigning a case to a particular staff member for processing.

52. A system according to claim 51, wherein said routing means further comprises reassignment means for reassigning at least one case from a particular staff member to another staff member for processing.

53. A system according to claim 52, further comprising mailbox view means for displaying electronic messages on said display means.

54. A system according to claim 50, further comprising alert means for generating and routing an alert message to a first staff member's electronic mailbox means when a predetermined criterion is breached by an operator.

55. A system according to claim 48, further comprising diary means for automatically and manually setting, storing and displaying dates for various activities associated with the processing of a case.

56. A system according to claim 55, wherein said diary means further comprises means for overriding automatically set diary dates.

57. A system according to claim 48, further comprising activity log means for automatically recording information about transactions undertaken through the system in the processing of a case and for manually recording information and comments about other activities in the processing of a case.

58. A system according to claim 57, wherein said activity log means further comprises means for selectively displaying said recorded information and comments on said display means.

59. A system according to claim 48, further comprising electronic mail means for creating and sending messages from one staff member to another.

60. A system according to claim 49, further comprising directory means for selectively storing, retrieving and displaying name, address and telephone number and tax code data of individuals to be contacted during work processing.

61. A system according to claim 60, wherein information stored by said directory means is automatically selected by category and displayed if said second merge means is unable to compile a final document because of a missing, name, address, tax code or telephone number.

62. A system according to claim 48, further comprising inquiry means for selectively retrieving and displaying initial transaction information in response to input of at least one case number.

63. A system according to claim 48, further comprising search means for locating a case file which resulted from the input of said initial transaction information, wherein said search means requires input of at least one of the following:

a) a customer number;
b) a case number;
c) an customer's complete last name;
d) part of a customer's last name;
e) the phonetic equivalent of a customer's last name; and
f) date of initial transaction.

64. A system according to claim 48, further comprising interactive, online help means for providing assistance in using the work processing system.

65. A system according to claim 48, further comprising status change means for electronically reopening, partially reopening or closing the processing of a case.

66. A system according to claim 48, further comprising automatic numbering means to automatically assign a number to each new case for which processing is undertaken.

67. A system according to claim 48, further comprising security means for limiting access to the system to only those individuals with preselected authorization codes.

68. A system according to claim 67, wherein said security means comprises a plurality of security levels which limit access to certain predetermined functions of the work processing system.

69. A system according to claim 48, further comprising windowing means for accessing and processing a plurality of different cases simultaneously at one terminal means.

70. A system according to claim 48, further comprising print queue management means for controlling the printing priority of documents.

71. A system according to claim 48, wherein said data bank stores information regarding customers.

72. A system according to claim 71, further comprising third merging means included in said first processing means for reading out from said data bank initial transaction information and reading out customer information and merging said read out initial transaction information and said read out customer information to compile an individualized work processing record for each case to be

processed.

73. A system according to claim 48, further comprising modification means for altering said information regarding an initial transaction after said information has been stored in said data bank.

74. A system according to claim 48, wherein said information regarding an initial transaction is electronically transmitted to said first processing means from a remote location and stored in said data bank.

75. A system according to claim 48, further comprising system controller means for controlling an operator's movements within the system, wherein said system controller means verifies the availability of each requested function during a system session.

76. A system according to claim 75, wherein said system controller verifies said operator's authority to access a system function prior to permitting such access.

77. A system according to claim 76, further comprising staff table means for storing, retrieving, displaying and modifying information about staff members who access the system, wherein said stored information may include: name, user ID, job title, supervisor, experience level, cost rate, diary rollover limit, scheduled vacation and staff table authority.

78. A system according to claim 48, further comprising text processing means for creating, displaying, modifying and storing customized documents having at least one blank input field, wherein said blank input fields are coded for use by said second merging means to merge said read out information and customized document data in accordance with said blank input field codes to compile final documents.

79. A system according to claim 78, wherein said compiled final documents are transmitted to print queue means to permit review of said compiled documents and their characteristics prior to printing.

80. A system according to claim 48, further comprising report means for generating and formatting reports based on information stored on said data bank, wherein said reports may comprise sums, summaries and lists of any of said information stored on said data bank and may be formatted in any preferred manner.

81. A system according to claim 48, further comprising: a plurality of generic field generators for receiving alphanumeric, numeric and date input information produced at a terminal means and storing said input information for said generic fields locally in said data bank; label creation means for creating and assigning text labels to said generic fields; and programming means for arranging at least some of said generic fields into at least one specialized input screen for display at said terminal means.

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SYSTEM FOR GENERATING **INSURANCE** **INSURING** RECOMMENDATION DATA, ITS METHOD AND THE **INSURANCE** **INSURING** RECOMMENDATION DATA

PUB. NO.: 11-312188 [JP 11312188 A]
PUBLISHED: November 09, 1999 (19991109)
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APPLICANT(s): DAI-ICHI MUTUAL LIFE INSURANCE CO
APPL. NO.: 10-119276 [JP 98119276]
FILED: April 28, 1998 (19980428)

SYSTEM FOR GENERATING **INSURANCE** **INSURING** RECOMMENDATION DATA, ITS METHOD AND THE **INSURANCE** **INSURING** RECOMMENDATION DATA

INTL CLASS: **G06F-017/60**

ABSTRACT
... and to provide it to a small scale enterprise by generating block copy data of **insurance** system contents to be applied to whole members and printing individual member data one by one.
SOLUTION: A database storage part 19 is provided with an **insurance** system contents storing part 19a, a block copy data storing part 19b applying to the **insurance** system contents at every enterprise and an individual data storing part 19c storing individual data of a plan recommended by a worker. A main program M is started, the **insurance** system contents of the enterprise is inputted in accordance with special contract **kinds** and an **insurance** charge rate, etc., the direct editing of a front surface and a back surface is...

... in bulk. In the meantime, enterprise member data is fetched from a delivery data processing **screen** , the 'best plan' and 'better plan' for each member are calculated, and individual data is...

...where mentioned items by each enterprise are printed is fed to a printer 16, and **personal** data is printed on the mount.

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            IT?)(2N)(INFO OR INFORMATION OR DATA OR FACT? ?)
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            E()LIFE? OR INSURE? ? OR INSURING? OR WORK?()COMPENSAT?
S4      25447   (LOSS?? OR DAMAGE?)(3N)PROTECT? OR UNDERWRITER? OR UNDERWR-
            ITING? OR UNDERWRITE?
S5    2011738   AGENT? OR REPRESENTATIVE? OR SERVICE()PROVIDER? OR SURROGA-
            TE? OR POWER(2W)ATTORNEY? OR PROCURAT? OR BROKER? OR UNDERWRI-
            TER?
S6     775859   MIDDLEMAN? OR MIDDLEMEN? OR INTERMEDIAR? OR INTERMEDIAT? OR
             (THIRD OR 3RD)()(PARTY? OR PARTIE?)
S7    5371823   PREVENT? OR FILTER? OR SCREEN? OR RESTRICT? OR INHIBIT? OR
            FORBID? OR PRECLUD?
S8    1334479   EXCLUD? OR RESTRAIN? OR OBSTRUCT? OR KEEP?()OUT OR PROHIBI-
            T? OR CONSTRAIN? OR (DENY? OR DENIE? OR DENIAL?)(2N)ACCESS?
S9   13938577   TABLE? OR GROUP? OR CLUSTER? OR ARRAY? OR LIST??? OR CORRE-
            LAT? OR CHARACTERIZ? OR CHARACTERIS?
S10   8074603   ORGANIZ? OR ORGANIS? OR MATRIX? OR MATRIC?? OR LEVEL? ? OR
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S11   8818261   TYPE? OR SORT? ? OR KIND? OR CLASSIF? OR CATEGOR? OR DIVIS-
            ION? ? OR CLASS?? OR VARIET?
S12      4303   S3:S4 AND S1:S2 AND S7:S8
S13       688   S12 AND S7:S8(7N)S1:S2
S14       684   S12 AND S5:S6
S15       120   S13 AND S14
S16       116   S13:S14 AND S7:S8(7N)S5:S6
S17       289   S13:S14 AND S9:S11(7N)S1:S4
S18       168   S17 AND S5:S6
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L3	1281844	restrict$	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT	OR	ON	2005/07/14 11:14
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Title: *SKIPPING THE INSURANCE MIDDLEMAN* , Insurance & Technology, 10540733, Dec98, Vol. 23, Issue 12
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SKIPPING THE INSURANCE MIDDLEMAN

Giving a vote of confidence to the Internet's ability to reach customers without having to go through an agent, an investment group led by Lynx Private Equity Partners (Sacramento, CA) has invested $5.75 million in Provident American Corp. (Norristown, PA) and its e-commerce subsidiary, HealthAxis.com.

HealthAxis.com provides its customers with a "digital insurance agent" and the ability to purchase a full range of insurance products and services on-line. "The advantage that large insurers see in HealthAxis is that it is a turnkey site that they do not have to build," says Craig Gitlitz, director of finance at HealthAxis. Insurers also may be lured to the Web site by HealthAxis' exclusive deals with the Internet service provider America Online, Inc. (AOL, Dulles, VA) and the search engine Lycos, Inc. (Waltham, MA). The exclusive agreements will add millions of viewers to HealthAxis' links and to the site itself.

Gitlitz says HealthAxis is different from other on-line sites because HealthAxis permits users to buy insurance directly over the 'Net. "Most other sites, such as InsWeb [Redwood City, CA], offer just one product and they have agent locators with no on-line transaction," says Gitlitz.

HealthAxis.com runs on two Sun Microsystems, Inc. (Mountain View, CA), Solaris machines with a Cisco Systems, Inc. (San Jose, CA), Local-Director 410 directing the traffic, says Jim Pickens, chief information officer at HealthAxis. Netscape Communications' (Mountain View, CA) FastTrack is the Web server software, and the Web database is an Oracle Corp. (Redwood Shores, CA) Oracle 8 server deployed on a Sun Enterprise 3500, adds Pickens.

Although still in beta testing, HealthAxis offers health insurance for the individual and small group markets in 18 states. "Right now, 20 percent of the cost of a policy goes to the agent," notes Gitlitz. "We're looking to do for insurance what Charles Schwab [San Francisco] has done for on-line investing."

gregmacsweeney@mfi.com

PHOTO (COLOR): HealthAxis.com will give consumers the ability to purchase a full range of insurance products on-line, says CIO Jim Pickens.

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